

## Vulnerability Policy

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## 1. Vulnerability Policy

At Home Unity, we are committed to identifying and meeting the needs of customers who may be vulnerable due to circumstances such as age, disability, financial insecurity, or other factors that could put them at risk. This policy outlines our approach to ensuring vulnerable customers receive fair treatment and can access our services without detriment.

## 2. Defining Vulnerability

We define a vulnerable customer as someone who, due to their personal circumstances, is especially susceptible to detriment. This could include:

- Age-related factors such as mental infirmity in the elderly
- Physical or learning disabilities
- Severe or long-term illness
- Mental health problems
- Low income or financial insecurity
- Bereavement
- Times of crisis or emergency

**Key Points**  
We are committed to identifying and meeting the needs of customers who may be vulnerable, ensuing fair treatment.

All staff receive vulnerability training including indicators to highlight potential vulnerable customers, fact finding and questioning.

## 3. Identification of Vulnerable Customer

All customer-facing staff will receive training on identifying potential vulnerability through behaviours, circumstances, or third-party advice. Indicators may include:

- Asking several times for information to be explained
- Appearing rushed, stressed or disoriented
- Calling on behalf of a friend/family member
- Disclosing health issues, age concerns, financial struggles etc.

We offer a range of alternative formats and options to help vulnerable customers get the support and service they need.

If a customer is identified as potentially vulnerable, their details will be added to our monitoring system for follow up.

## 4. Meeting the Needs of Vulnerable Customers

For those identified as vulnerable, we will take additional measures including:

- Offering alternative formats for information and contracts
- Using clear and simple language in all communications
- Allowing third parties to deal with their account with their permission
- Offering extended timeframes or payment plans for bills
- Permitting termination of contracts without penalty in certain cases
- Prioritising repairs or connection issues where vulnerability is a factor

We will also ensure all reasonable adjustments are made to prevent disadvantage in terms of pricing, quality of service provision or exercising consumer rights.

## 5. Staff Training

All staff will receive comprehensive training on this policy and our responsibilities under consumer protection regulations. Training will cover identifying vulnerability factors, communicating sensitively and making reasonable adjustments. Refresher training will be provided annually.

## 6. Monitoring and Reporting

We will closely monitor our dealings with vulnerable customers, record any issues that arise, and take steps to provide redress where appropriate. An annual report on our vulnerability practices will be reviewed by senior management to ensure we continue meeting our aims and regulatory obligations.

## 7. Policy Review

This policy will be reviewed annually and updated as required in line with changes to regulations, instances of non-conformance, or recommendations for improvement.

By following this policy, Home Unity aims to ensure all customers can access our broadband services safely and regardless of their circumstances.

## 8. Contact us

To contact us in regards to this policy, please contact us at:

**By Live Chat:** [www.homeunity.co.uk](http://www.homeunity.co.uk)

**By phone:** 020 7112 8482

**By post:** Home Unity Ltd, 2nd Floor College House, 17 King Edwards Road, Ruislip, London, HA4 7AE

**By email:** [info@homeunity.co.uk](mailto:info@homeunity.co.uk)

## Key Points

Regular training is provided to staff, such as how to identify vulnerable customers, communicating sensitively and making reasonable adjustments.

This policy is reviewed and updated at least annually.

If you have any questions regarding this policy, please contact us.